

Certificate Number: 05781-PAE-DE-038222482

Bankruptcy Case Number: 19-11024



05781-PAE-DE-038222482

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 26, 2024, at 6:00 o'clock PM PST, Joseph McDermott completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 26, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President